
CHAPTER 2: HOUSING

Total Housing Units

According to the U.S. Census, Waterville had a total of 7,065 housing units in 2010, only 417 units more than the 6,648 housing units thirty years earlier in 1980. As shown in Table 2-1, the City had a far smaller percentage increase in total housing units than either Kennebec County or the State during that thirty-year period. Note that more than 417 units were constructed in Waterville between 1980 and 2010, but many units were demolished, especially between 1990 and 2000.

TABLE 2-1
CHANGE IN TOTAL NUMBER OF HOUSING UNITS
WATERVILLE, KENNEBEC COUNTY, STATE
1980-2010

	Total Number of Units				Net Increase 1980-2010	
	1980	1990	2000	2010	#	%
Waterville	6,648	7,008	6,819	7,065	417	6.3%
Kennebec County	45,478	51,648	56,346	60,972	15,494	34.1%
State of Maine	501,093	587,045	651,901	721,830	220,737	44.1%

Source: U.S. Census.

Composition of Housing Stock

The data in Table 2-2 show that Waterville's percentage of single-family dwellings (42.7%) was far smaller than the percentage of single-family homes in Kennebec County and the State (67.1% and 69.4%, respectively). Conversely, the percentage of multi-family units in Waterville (31.9%) was far greater than the percentage of multi-family homes in Kennebec County and the State (15.8% and 14.1%, respectively). The percentage of two-unit buildings in Waterville (20.4%) also was significantly higher than the percentage of two-unit buildings in Kennebec County and the State (both 7.5%).

Table 2-2 also shows that Waterville had a smaller percentage of mobile homes (5.0%) than either the County (9.7%) or the State (9.0%), despite the fact that in Waterville mobile homes are allowed on individual house lots in both the Residential-B (R-B) and the Rural Residential (R-R)

zones. In addition, mobile home parks are allowed in the R-R zone and much of the vacant land potentially available for development in Waterville is in the R-R zone south of Webb Road.

There are four mobile home parks in Waterville, including one on Grove Street and three on West River Road (Countryside, Village Green, and Punky Meadows). Occasionally, mobile homes are moved out of mobile home parks and replaced by mobile homes of equal or better quality. However, few additional homes are brought in, as not many mobile home lots are available in the parks. An expansion approved for Punky Meadows was not constructed.

TABLE 2-2
TOTAL HOUSING UNITS BY TYPE OF STRUCTURE
WATERVILLE, KENNEBEC COUNTY, STATE
2010

	Single Family Detached # %	Single Family Attached & 2-Unit Dwellings # %	Multi-Family (3 or More Units) # %	Mobile Homes # %	Total #
Waterville	3,031 42.7%	1,449 20.4%	2,258 31.9 %	353 5.0%	7,091
Kennebec County	40,524 67.1%	4,536 7.5%	9,466 15.8%	5,871* 9.7%	60,403
State of Maine	495,685 69.4%	53,191 7.5%	101,010 14.1%	64,384** 9.0%	714,270

Source: 2006-2010 American Community Survey, U.S. Census Bureau.

*Plus 6 in boats, recreational vehicles, or vans.

** Plus 163 in boats, recreational vehicles, or vans.

Percentages may not equal 100 due to rounding

Table 2-3 shows the change in composition of the housing stock in Waterville between 1990 and 2010. The City experienced a net gain of 197 single family homes and 131 mobile homes, but lost 245 other units (including single-family attached, 2-unit buildings, and multi-family units), for a net gain of only 83 units of all types over that twenty-year period.

It is important to note that many more than 83 units were constructed during that time frame, including 67 residential units in the Hathaway Creative Center (the converted shirt factory) and 21 units of low-income senior citizen housing at Pleasant Crossing (a Waterville Housing Authority project on the site of the old YMCA) in 2009 alone. However, many older housing units of all types were demolished over the past two decades. [See table 2-1.]

Note also that discrepancies among tables exist, because they contain data from different sources: the U.S. decennial census and the American Community Survey provided by the U.S. Census Bureau. This is the case, because the Bureau no longer uses the long decennial form, but collects data on an on-going basis.

TABLE 2-3

CHANGE IN COMPOSITION OF WATERVILLE HOUSING STOCK: 1990-2010

	Single Family Detached # %	Single Family Attached & 2-Unit Dwellings # %	Multi-Family (3 or More Units) # %	Mobile Homes # %	Total #
1990	2,834 40.4%	* *	3,952* 56.4%*	222 3.2%	7,008
2010	3,031 42.7%	1,449 20.4%	2,258 31.9 %	353 5.0%	7,091
CHANGE	197	*	*	131	83

* Single family attached & 2-unit dwellings were included in the multi-family total in 1990.

Percentages may not equal 100, due to rounding.

Source: U.S. Census and 2006-2010 American Community Survey, U.S. Census Bureau.

Multi-Family Housing by Units in Structure

Table 2-4 provides a breakdown of multi-family housing units in Waterville, Kennebec County, and the State in 2010. Much of Waterville's multi-family housing stock is in structures with a maximum of 9 units, as is the case in Kennebec County and the State. Many of the larger apartment buildings in Waterville are owned by the Waterville Housing Authority (WHA) and other non-profit housing providers. [See Table 2-9.]

TABLE 2-4
MULTI-FAMILY HOUSING STOCK 2010
NUMBER OF UNITS BY UNITS IN STRUCTURE AND
PERCENTAGE OF TOTAL HOUSING UNITS
WATERVILLE, KENNEBEC COUNTY, STATE

SIZE OF BUILD-ING	3-4 Units # % of Total HousingUnits	5-9 Units # % of Total Housing Units	10-19 Units # % of Total Housing Units	20+ Units # % of Total Housing Units	Total Multi-Family # % of Total Housing Units
Waterville	961 13.6% of Total Housing Units	629 8.9% of Total Housing Units	270 3.8% of Total Housing Units	398 5.6% of Total Housing Units	2,258 31.9% of Total Housing Units (7,091)
Kennebec County	3,356 5.6% of Total Housing Units	3,483 5.8% of Total Housing Units	1,432 2.4% of Total Housing Units	1,195 2.0% of Total Housing Units	9,466 15.8% of Total Housing Units (60,403)
State of Maine	39,360 5.5% of Total Housing Units	29,477 4.1% of Total Housing Units	12,274 1.7% of Total Housing Units	19,899 2.8% of Total Housing Units	101,010 14.1% of Total Housing Units (714,270)

Source: 2006-2010 American Community Survey, U.S. Census Bureau.

OCCUPANCY CHARACTERISTICS

Seasonal Units

The vast majority of Waterville's housing units (99.1%) are year-round units. (See Table 2-5).

Renter-Occupied Versus Owner-Occupied Units

Table 2-5 shows that in 2010, 53.2% of the housing units in Waterville were renter-occupied, as compared with only 27.6% for the County and 26.9% for the State. Waterville is an important source of rental housing for the region, as evidenced by the fact that the City has only 12.9% of the County's population, but 23.9% of the County's renter-occupied units.

TABLE 2-5
HOUSING OCCUPANCY CHARACTERISTICS
WATERVILLE, KENNEBEC COUNTY, STATE
2010

	Total Dwelling Units*	Seasonal, Recre- ational, or Occa- sional Use**	Occupi- ed Units*	Owner- Occupied Units*	Renter- Occupied Units*	Vacant Units*	Home- owner Vacancy Rate*	Rental Vacancy Rate*
	#	# %	# %	# %	# %	# %	%	%
Waterville	7,091	66 0.9%	6,307 88.9%	2,949 46.8%	3,358 53.2%	784 11.1%	4.8%	6.8%
Kennebec County	60,403	6,188 10.1%	50,869 84.2%	36,844 72.4%	14,025 27.6%	9,534 15.8%	2.5%	6.1%
State of Maine	714,270	118,310 16.4%	551,125 77.2%	402,907 73.1%	148,218 26.9%	163,145 22.8%	2.3%	7.5%

*Source: 2006-2010 American Community Survey, U.S. Census Bureau.

**Source: U.S. Census 2010.

Waterville now has more renter-occupied units than owner-occupied units. At this point, that situation is not expected to change in the near future. In 2011, after the Census data were collected, the Gilman Street School was converted to 35 units of low-and moderate-income housing [managed by Coastal Enterprises, Inc (CEI)]. In addition, in 2014, 40 units of low-income elderly housing were under development by the Catholic Church on the site of the former Saint Francis Church on Elm Street.

Vacancy Rate

Table 2-5 shows that in 2010, Waterville's residential vacancy rate was 11.11%, lower than the County or the State (15.8% and 22.8%, respectively). The low home-owner vacancy rate in Waterville (only 4.8%) indicates that there was not a wide range of choice for potential buyers. Conversely, the City-wide rental vacancy rate of 6.8% (higher in some neighborhoods than others) may indicate that more rental buildings than single family homes are in foreclosure. In addition, some apartment buildings, reportedly, are being left vacant to avoid the cost of heating them during the cold months. Anecdotally, the vacancy rate may be causing some landlords to rent to tenants they otherwise might not be willing to accept.

Transient Population

The transient nature of Waterville's population is evident in the statistics provided by the U.S. Census Bureau in its American Community Survey. Those data indicate that in Waterville 39.9% of householders moved into their housing units in 2005 or more recently. This compares with 29.6% for Kennebec County and 29.0% for the State as a whole.

The meaning of those percentages is not entirely clear. Some residents who moved recently moved from one unit to another within the City, while others moved in from outside of the City. For whatever reason they moved, a turn-over rate of almost 40% indicates a certain amount of upheaval in the lives of a high percentage of Waterville residents.

HOUSING CONDITION

Housing Age

Waterville has a large number of older residential units and very little recent single family home construction. Table 2-6 shows that Waterville has a significantly lower percentage of housing constructed between 2000 and 2010 than either the County or the State.

Table 2-6 also shows that 43.0% of residential structures in Waterville were built in 1939 or earlier. That is a significantly higher percentage of old housing than in either the County or the State. Old housing often, but certainly not always, is indicative of substandard housing.

In Waterville, much of the oldest housing stock is located in a strip of land along the Kennebec River which includes the South End, part of the downtown along Front Street, the North End, and Trigger Hill (between College Avenue and Eastern Avenue), the lowest income neighborhoods in the City. Although many residential buildings in those neighborhoods have been the recipients of Community Development Block Grant (CDBG) funding over the past thirty years, today much of the housing once again needs maintenance.

TABLE 2-6 : HOUSING AGE
WATERVILLE, KENNEBEC COUNTY, STATE

	% Structures Built 1939 or Earlier	% Structures Built 2000-2010
Waterville	43.0%	2.0%
Kennebec County	29.6%	7.6%
State of Maine	28.1%	8.9%

Source: U.S. Census 2010.

Housing Condition Assessment

In 2002, the City hired consultant Charles Roundy to assess the condition of housing in Waterville and to recommend actions to improve the situation. At that time, Mr. Roundy concluded that "upwards of 25% of all residential units in the City of Waterville are located in moderately to severely substandard residential structures." (See page 14 of Part I of his study which is posted on the City's web site.)

Utilities

A very high percentage of Waterville's housing stock is served by the Kennebec Water District (KWD) and the Waterville Sewerage District (WSD), quasi-municipal utilities. According to the 1990 Census, 97.4% of housing units were served by KWD and 94.3% were served by WSD. Maps of water and sewerage lines are in Chapter 6: Public Facilities and Services. A map showing wells and septic systems in 2012 is included in Chapter 9: Natural Resources.

HOUSING AFFORDABILITY

Affordability of Homeownership

In "A Report on Housing Costs in Maine, 2008," the Maine State Housing Authority (MaineHousing) states that "housing is considered affordable if a household with area median income can buy a median priced home for that area without spending more than 28% of income. "MaineHousing indicates that buying a home is affordable in only 3 of the 16 counties in Maine: Aroostook, Piscataquis, and Somerset.

Table 2-7 shows the affordability index of homeownership in Waterville, Kennebec County, and the State. The affordability index is the ratio of median home price to median income. An index of less than one means that those at or below the median income cannot afford to purchase the average home in the area. The lower the number, the less affordable homes are.

In Waterville, which has an index of 0.70, homeownership is not affordable to 65% of households. The percentage of households unable to buy a home is higher in Waterville than in both the County and the State. However, in our area, Fairfield (with an index of 1.22) and Winslow (with an index of 1.08) are affordable.

MaineHousing writes that housing is becoming less affordable in all counties, because home sale prices are rising faster than incomes. Between 2000 and 2007, the median home sale price increased by 74%, while the median income rose by only 17%. That is, home sale prices increased 4.2% faster than incomes.

Affordability of Renting

MaineHousing considers renting affordable if a household with area median renter income can rent a median priced two-bedroom apartment without spending more than 30% of income. In Kennebec County, between 2000 and 2007, median rent for two-bedroom apartments increased by 32% while renter median income rose by only 2%. That is, rents increased 14.4% faster than incomes. Table 2-8 shows that 59.7% of households in Waterville are not able to afford the average two-bedroom rent.

Subsidized Housing Units

The Waterville Housing Authority is a quasi-municipal agency whose mission is to provide safe and affordable housing to low-income citizens. Currently, the Waterville Housing Authority owns and/or manages 259 dwelling units and administers 512 Section 8 rent vouchers. Units in buildings in Waterville owned or managed by the Waterville Housing Authority are summarized in Table 2-9.

Waterville Housing Authority is the largest but not the only provider of subsidized housing units in Waterville. Other subsidized housing units include those at Seton Village (144 units for senior citizens), which is owned and operated by the Catholic Church. In addition, in 2011 a housing development corporation developed thirty-five apartments for low- and moderate-income families within the former Gilman Street School. Other providers of subsidized rental units include Kennebec Behavioral Health, Coastal Enterprises, Inc. (CEI), and Community Housing of Maine.

The Maine State Planning Office provided numbers indicating that in 2008 Waterville had 951 subsidized housing units, including Section 8 units, as compared to 3,288 subsidized housing units in Kennebec County as a whole. Waterville had 28.9% of the subsidized housing units in Kennebec County, but only 12.9% of its population. After 2008, additional units were purchased and more were constructed on Gilman Street and Pleasant Street. On Elm Street, on the former site of St. Francis Church, 58 units were approved, 40 of which (phase one) currently are under construction.

Residential Care Facilities

There also is housing in Waterville owned by agencies, including Spurwink and Paradigm Development, LLC, that provide care for persons with special needs. Table 2-11 contains a

summary of some of the residential care facilities in Waterville which are licensed by the Maine Department of Human Services.

TABLE 2-7:
HOME PRICES: AFFORDABILITY INDEX
WATERVILLE, KENNEBEC COUNTY, STATE
2008

	Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income	Number of Households Unable to Afford Median House Price	Percent of Households Unable to Afford Median House Price
Waterville	0.70	\$118,900	\$31,305	\$44,635	\$83,392	4,233	65%
Kennebec County	0.98	\$134,900	\$44,261	\$44,996	\$132,694	26,168	50.6%
State of Maine	0.79	\$178,000	\$46,321	\$58,951	\$139,864	350,239	62.6%

Source: Maine State Housing Authority (MaineHousing).

TABLE 2-8

AVERAGE TWO-BEDROOM RENT: AFFORDABILITY INDEX

WATERVILLE, KENNEBEC COUNTY, STATE

2008

	Number of Households Unable to Afford Average Two-bedroom Rent	Percent of Households Unable to Afford Average Two-bedroom Rent	Average Two-bedroom Rent	Income Needed to Afford Average Two-bedroom Rent
Waterville	1,962	59.7%	\$716	\$28,640
Kennebec County	7,839	53.5%	\$736	\$29,444
State of Maine	88,627	57.0%	\$847	\$33,878

Source: Maine State Housing Authority (MaineHousing).

TABLE 2-9

HOUSING UNITS IN

WATERVILLE HOUSING AUTHORITY

OWNED OR MANAGED BUILDINGS

Name of Project	Location	Elderly	Number of Units		Total
			Family		
Kennebec Street	Kennebec Street	0	16		16
Chaphill Manor	Chaplin Street	0	31		31
Woodman Heights	Drummond Avenue	0	47		47
Scattered Sites	-	0	18		<u>18</u>
					112
Durbin Apartments	Kimball Street	28	0		28
Elm Towers	Elm Street	48	0		48
Forsythe Terrace	Louise Avenue	27	0		27
Riverview Manor	83 Water Street	23	0		23
Pleasant Crossing	Pleasant Street	21	0		<u>21</u>
					147
TOTAL					259

Source: Waterville Housing Authority, 2009.

Unmet Need for Low-income Rental Housing

Table 2-10 shows unmet need for low-income rental housing. According to this information provided by Maine State Housing Authority (MaineHousing), the need is far greater for families than for senior citizens. However, a recent MaineHousing study indicated that many senior citizen home-owners in Maine are at risk of losing their homes and may need rental housing in the future. They are living in homes that are too large for them and too expensive for them to maintain and heat. They struggle to pay the property taxes owed on their homes.

TABLE 2-10: RENTAL HOUSING NEED SUMMARY**2009**

	Family	Senior (65 and over)	Special	Total
Number of <u>Renter</u> Households at or below 50% of Area Median Income	840	318		1,158 <u>Renter</u> Households at or below 50% of Area Median Income
Number of Subsidized Units Available:	562	431	34	1,027 Units
Project Based & Scattered Sites	173	308		481
Section 8 Vouchers	389	123		512
Number of Affordable Units Needed	278	-113		
Unmet Need %	33.1%	0%		

Source: MaineHousing, 2009

TABLE 2-11

RESIDENTIAL CARE FACILITIES

LICENSED BY

MAINE DEPARTMENT OF HUMAN SERVICES

Name	Location	# of Beds
<u>Long Term Care Facilities</u>		
Lakewood Manor Nursing Home	220 Kennedy Memorial Drive	105
Mt. St. Joseph Nursing Home	7 Highwood Street	111
Oak Grove Nursing Care Center	27 Cool Street	90
Goudreau's Retirement Inn	110 College Avenue.....	74
The Woodlands	147 West River Road:	
	The Woodlands Residential Care Facility	58
	Evergreen Alzheimers Unit	32
	Park Residences: 39 Apartments	
<u>Intermediate Care Facilities for the Mentally Retarded</u>		
Western Avenue Residence	101 Western Avenue.....	6
<u>Boarding Homes</u>		
Quarry Road Residential Center	Quarry Road.....	15
Seventy Three Pleasant Street	73 Pleasant Street.....	6
Sunset Home	114 College Avenue.....	20

Source: Maine Department of Health and Human Services and individual facility web sites.

Homelessness

In Table 2-12 below, Maine's Plan to End & Prevent Homelessness, published by MaineHousing in 2008, provides estimates of the numbers of homeless persons in the State and offers information concerning the underlying causes of homelessness.

In 2012, a forty-bed regional facility, the Mid-Maine Homeless Shelter, was constructed on Colby Street in Waterville.

TABLE 2-12

ESTIMATE OF HOMELESS IN MAINE

POPULATION BY CAUSAL FACTOR

2008

Causal Factors (estimates) Population	<u>Number</u>	<u>Primary presentation</u>	<u>Secondary presentation</u>	<u>Tertiary presentation</u>
Single Adults: Chronic	960	Mental Illness: 50%	Substance Abuse: 40%	Dually Diagnosed: 35%
Single Adults: Circumstantial	3840	Poverty: 80%	Substance Abuse: 30%	Mental Illness: 25%
Families	1600 (450-650 households)	Poverty: 90%	Substance Abuse: 10%	Mental Illness: 10%
Domestic Violence	720	(Domestic Violence) Consequential Poverty 90%	Substance Abuse: 25%	Mental Illness: 25%
Unaccompanied Youth	880	Substance Abuse: 40%	Mental Health issues: 25%	Sexual Identity issues: 25%

Source: Maine's Plan to End & Prevent Homelessness, published by MaineHousing in 2008.

Issues and Needs. Major housing needs include the following:

1. Deteriorated Housing. There are pockets of deteriorated housing in Waterville which could be removed to provide open space or land for other uses which are compatible with housing. In the South End, however, housing should be removed only on a very selective basis, in order to protect the historic character of the neighborhood. [See the South End Neighborhood Strategic Plan which was developed by the South End Neighborhood Association (SENA) in 2007.]

2. Housing Affordability. The housing analysis indicates that 59.7% of households, or 1,962 households, cannot afford to rent the average two-bedroom apartment in Waterville, and 65% of households, or 4,233 households, cannot afford to buy the median-priced home.

3. Long-Term Care. There is the potential in Waterville for growth in the health care and elderly care field which could be encouraged by the construction of long-term care facilities such as nursing homes, congregate care facilities, assisted living, and residential care facilities.